

Don't let a good retirement get away! Make the choice to start saving for your future today!

Check out some of the highlights of the
Milwaukee Deferred Compensation Program:

More money goes into your plan
than comes out of your paycheck.

When you contribute	Reduction in net pay	Total of contributions over 20 years	Accumulation after 20 years	Total of contributions over 30 years	Accumulation after 30 years
\$15.00	\$11.25	\$7,800	\$18,579	\$11,700	\$45,993
\$25.00	\$18.75	\$13,000	\$30,966	\$19,500	\$76,655
\$50.00	\$37.50	\$26,000	\$61,931	\$39,000	\$153,310
\$100.00	\$75.00	\$52,000	\$123,862	\$78,000	\$306,620

This table shows the cumulative value of 26 bi-weekly deferral amounts over 20 and 30 years, assuming a compound annual rate of 8% for a single person with an annual salary of \$38,000 and one deduction for federal tax purposes. Actual investment returns will vary from year to year, and the value of your account after the specified period of years shown in the table may be less or more than the amounts shown. This illustration is hypothetical and is not intended to serve as a projection of the investment result of any specific investment. If fees and expenses were reflected, the returns would have been less.

Saving a little can make a big difference.

Small sacrifice	Savings per year	Invested for 20 years
1 coffee shop coffee per day	\$913	\$58,330
1 movie per week	\$442	\$28,278
1 magazine per week	\$205	\$13,141

Assumes \$2.50 cup of coffee, \$8.50 movie ticket, and \$3.95 magazine, monthly deposits into a tax-deferred investment at the end of each month, 4% average annual price inflation, and 8% average annual return. Plan administration fees would lower the totals shown. Taxes will be due upon withdrawal and would lower the totals shown. This is a hypothetical compound gains example and is not intended to represent or project the actual results of any specific investment. Investment return is not guaranteed and will vary depending upon your investments and market conditions. Source: Communi(k) Research, 2004.

Tax-deferred Compounding powers your investments.



Illustration assumes single individual earning \$38,000 annually, claiming one federal tax deduction. For this individual, a pre-tax investment of \$100 equals a \$75 reduction in take home pay per current withholding tax law.

Example assumes biweekly investment of \$75 to an after-tax account, \$100 to a pre-tax supplemental retirement plan, and a hypothetical 8% return with income reinvested. Totals do not reflect any costs that may be incurred under a particular investment. If expenses were taken into account, they would reduce the performance shown. An applicable federal tax rate of 15% is used for the taxable investment. Federal taxes are not reflected in the tax-deferred total, but upon withdrawal, federal taxes would apply. State income taxes are not reflected. This information is hypothetical. It is not intended to predict or project the returns of any specific investment. Returns will vary, particularly over the long term. Source: Nationwide Retirement Solutions, 2004.

You can contribute from 1% to 80% of your annual income to your deferred compensation program (up to \$15,500 in 2007). It's never too soon (or too late) to begin investing in your retirement.

Take advantage of this benefit today and put your money to work for you!

